



America's
Credit Unions

Membership Benefits Report

Year-End 2025

> cuna.org/research

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PenAir Credit Union

The Benefits of Membership

Credit unions generally provide financial benefits to members through lower loan rates, higher savings rates, and fewer fees than banking institutions.

America's Credit Unions estimates that PenAir Credit Union provided \$36,555,156 in direct financial benefits to its 132,960 members during the twelve months ending December 2025 ⁽¹⁾.

These benefits are equivalent to \$275 per member or \$577 per member household ⁽²⁾.

The per-member and per-household member benefits delivered by PenAir Credit Union are substantial. But, these benefits are reported as *averages*. Mathematically, that means the total benefits you provide are divided across all members (or all member households) - even those who conduct very little financial business with the credit union.

For example, financing a \$30,000 new automobile for 60 months at PenAir Credit Union will save members an average \$111 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$555 in savings over 5 years.

Further, loyal members ⁽³⁾ - those who use the credit union extensively - often receive total financial benefits that are much greater than the average.

America's Credit Unions estimates that PenAir Credit Union provided loyal high-use member households \$1421 in direct financial benefits during the twelve month period.

PenAir Credit Union excels in providing member benefits in many loan and savings products. In particular, PenAir Credit Union offers lower loan rates on the following accounts: new car loans, used car loans, credit cards loans.



Member Benefit Marketing Toolkit
Show members how much you save them!
www.datatrac.net/memberbenefits
Website Widgets • Facebook App
Digital Lobby Graphics • Member Handouts

MEMBER BENEFIT MARKETING TOOLS

The banner features a background of US dollar bills. On the right side, there is a stack of colorful social media icons including Facebook, Twitter, LinkedIn, and Pinterest. Below the icons is a red box with the text "MEMBER BENEFIT MARKETING TOOLS".

Source: Rate.net, NCUA, and America's Credit Unions.

(1) Rates and fees as of 3/26/2026.

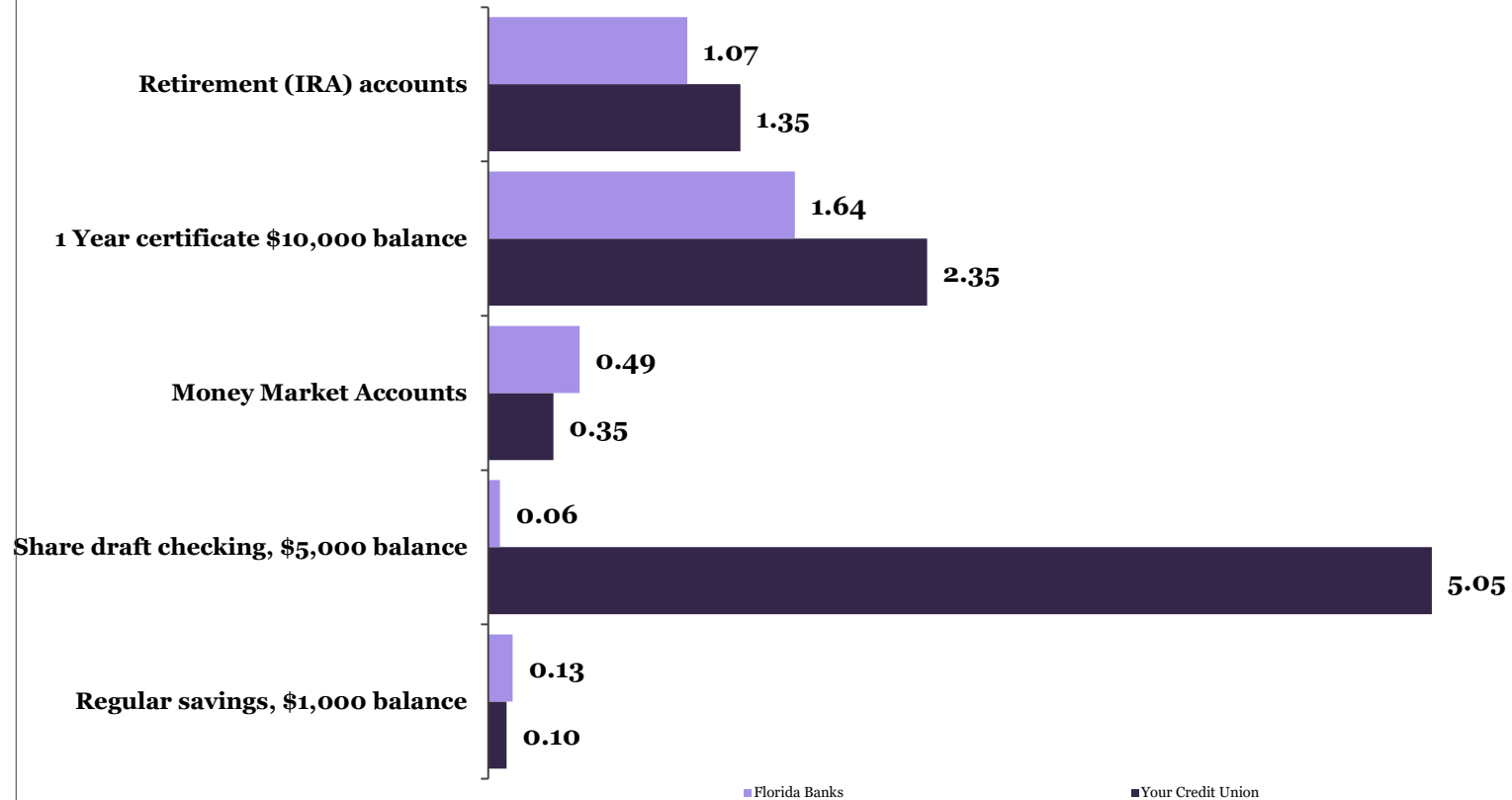
Unless indicated otherwise, rates assume an excellent credit score, 20% down payment, debt-to-income ratio of less than 40%. Rates & fees may vary & are based on factors including, but not limited to, market change, credit history, down payment, property type & other factors associated with your loan application. Private Mortgage Insurance (PMI) may be required on mortgage loans with less than 20% down.

(2) Assumes 2.1 credit union members per household.

(3) A "loyal member" is assumed to have a \$30,000, 60-month new auto loan, a classic credit card with an average balance of \$5,000, a \$200,000, 30-year fixed rate mortgage (a 30-year fixed rate mortgage is replaced with a 5-year adjustable rate mortgage if it yields a greater benefit as it is assumed more in demand), \$5,000 in an interest/dividend checking account, \$10,000 in a one-year certificate account, and \$2,500 in a money market account.

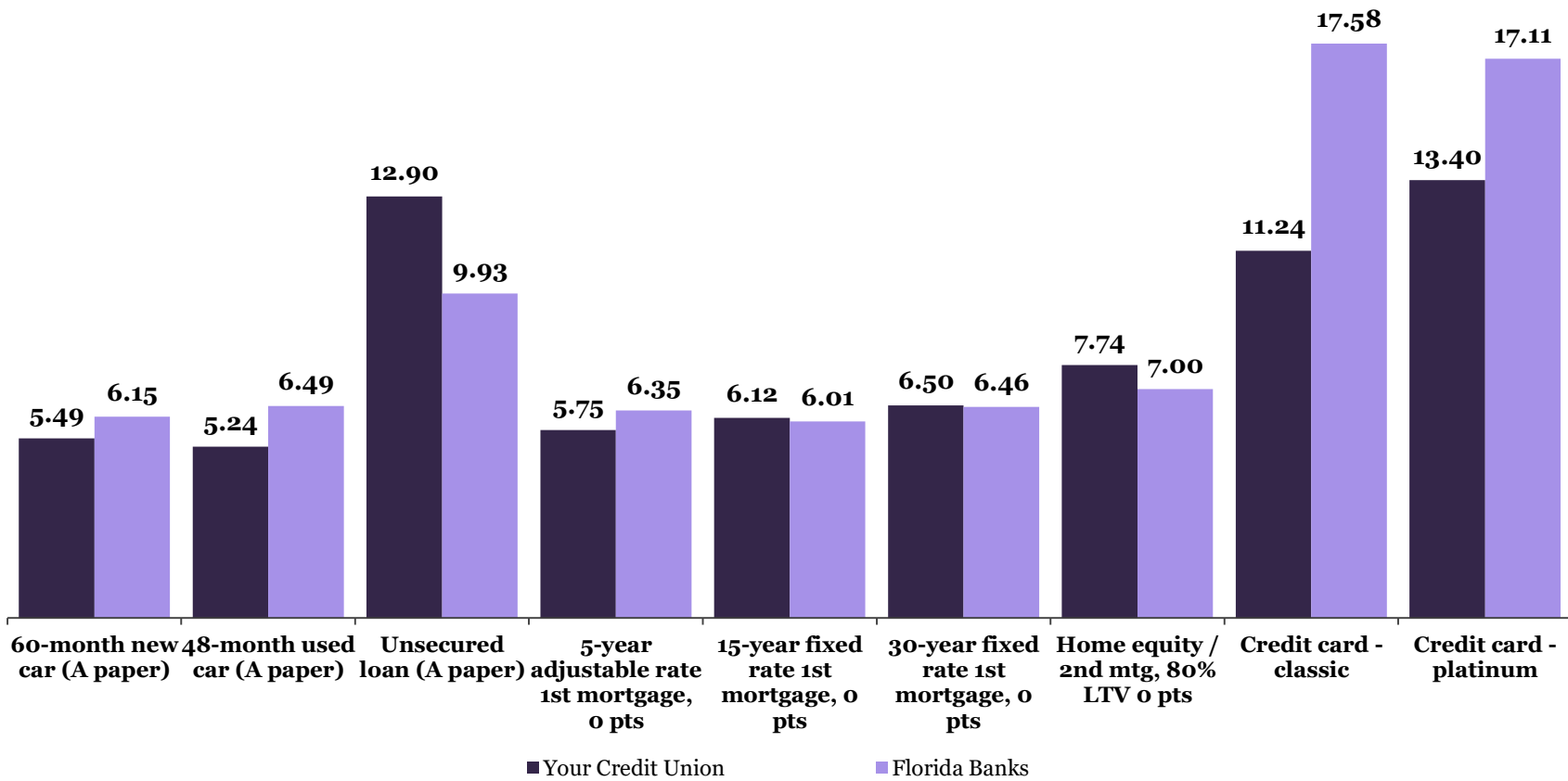
Savings Product Comparative Interest Rates (%)

by Savings Account Type



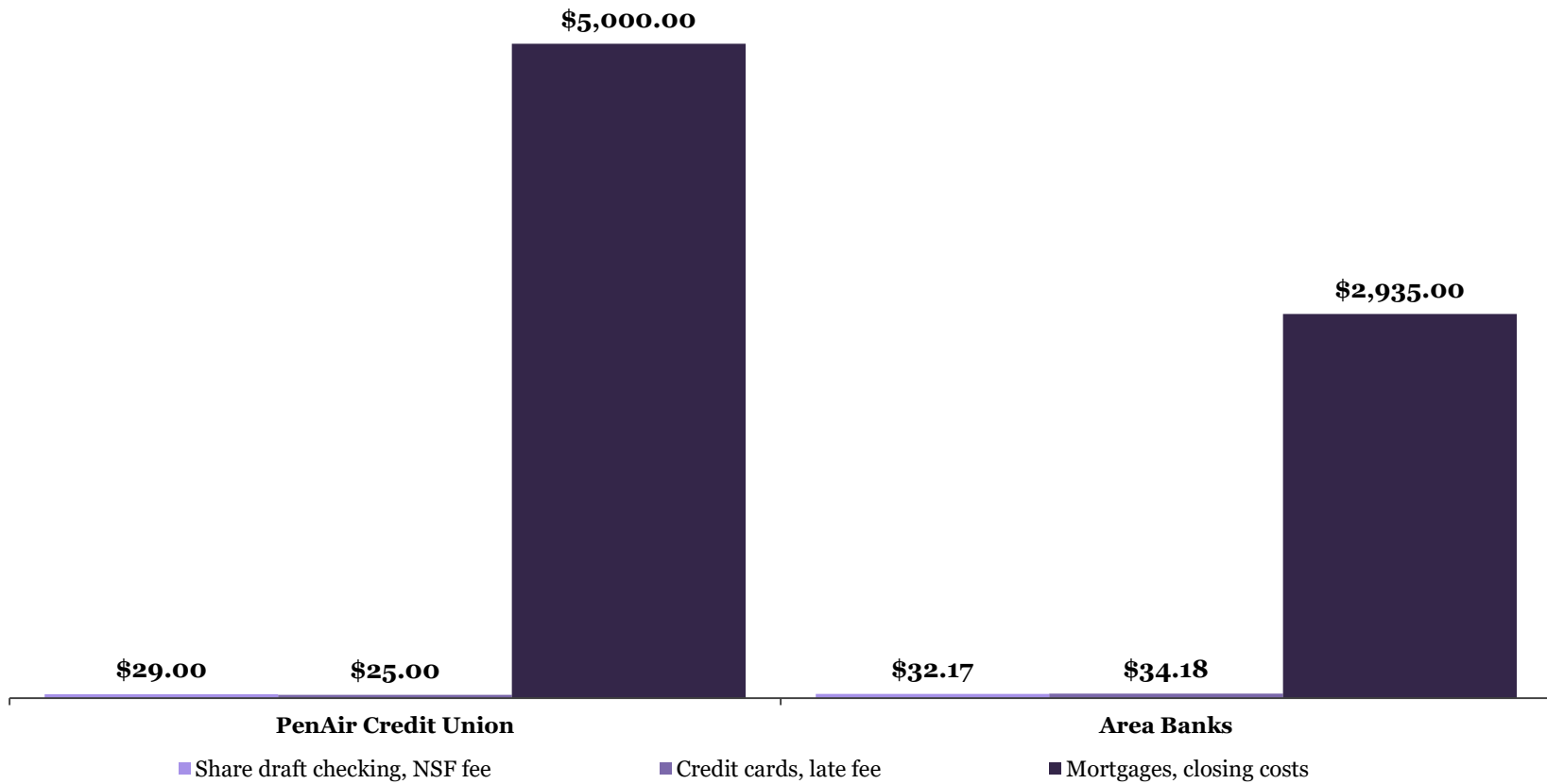
Loan Product Comparative Interest Rates (%)

by Loan Type



Comparative Fees

by Type



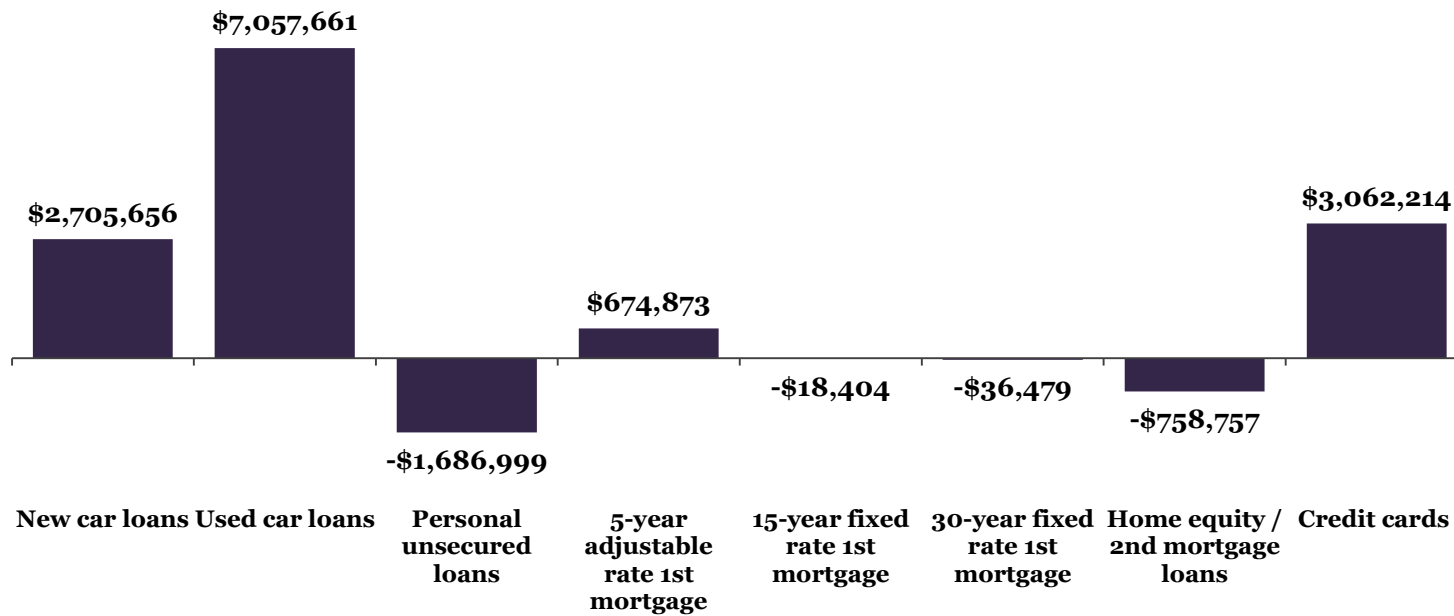
Interest Rates at PenAir Credit Union and Banking Institutions in Florida

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	5.49	6.15	-0.66
48-month used car (A paper)	5.24	6.49	-1.25
Unsecured loan (A paper)	12.90	9.93	2.97
5-year adjustable rate 1st mortgage, 0 pts	5.75	6.35	-0.60
15-year fixed rate 1st mortgage, 0 pts	6.12	6.01	0.11
30-year fixed rate 1st mortgage, 0 pts	6.50	6.46	0.04
Home equity / 2nd mtg, 80% LTV 0 pts	7.74	7.00	0.74
Credit card - classic	11.24	17.58	-6.34
Credit card - platinum	13.40	17.11	-3.71
Savings Products			
Regular savings, \$1,000 balance	0.10	0.13	-0.03
Share draft checking, \$5,000 balance	5.05	0.06	4.99
Money Market Accounts	0.35	0.49	-0.14
1 Year certificate \$10,000 balance	2.35	1.64	0.71
Retirement (IRA) accounts	1.35	1.07	0.28
Fee Income			
Share draft checking, NSF fee	\$29.00	\$32.17	-\$3.17
Credit cards, late fee	\$25.00	\$34.18	-\$9.18
Mortgages, closing costs	\$5,000.00	\$2,935.00	\$2,065.00

*Rates and fees as of 3/26/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.

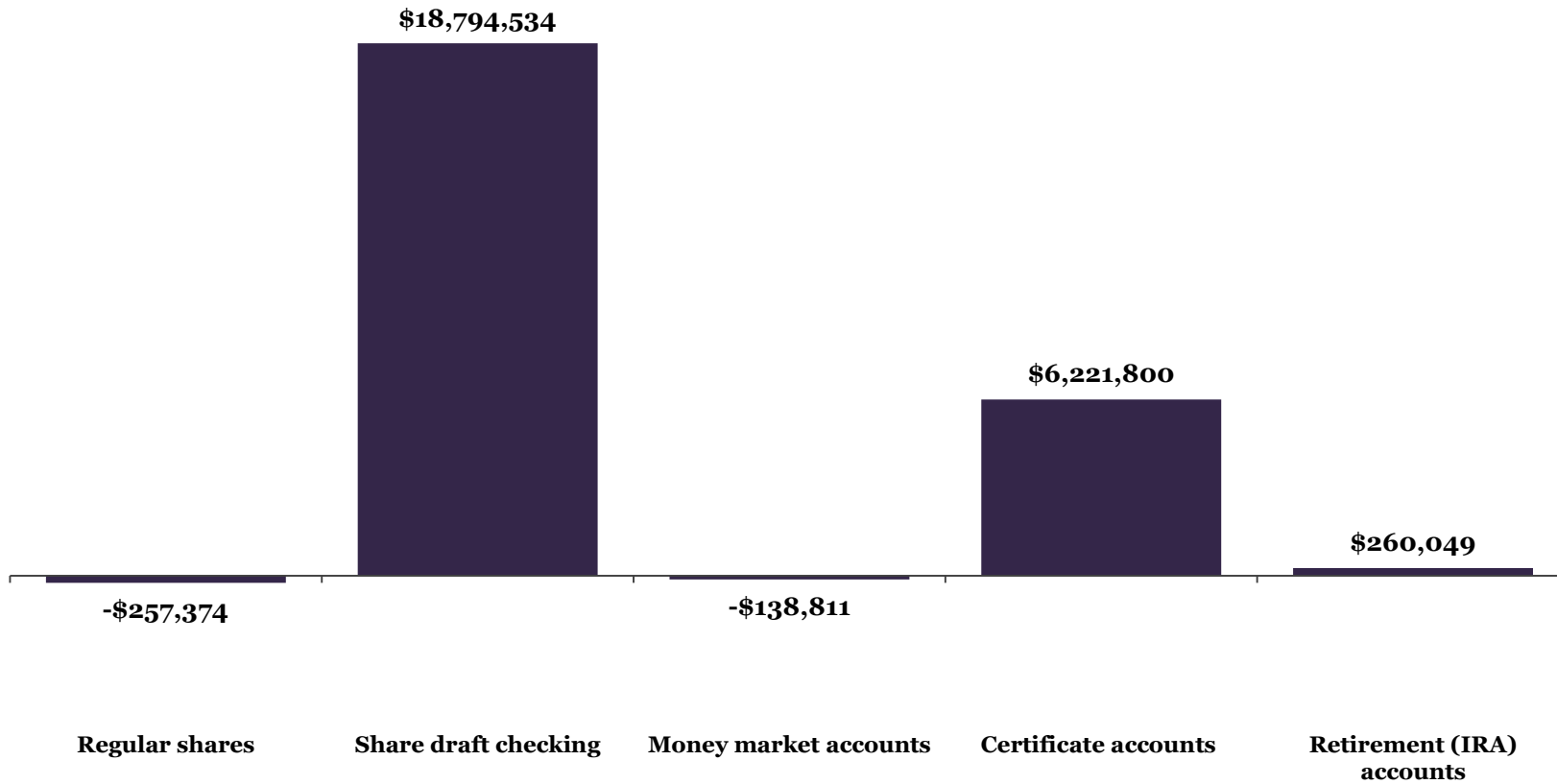
Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State
by Loan Type

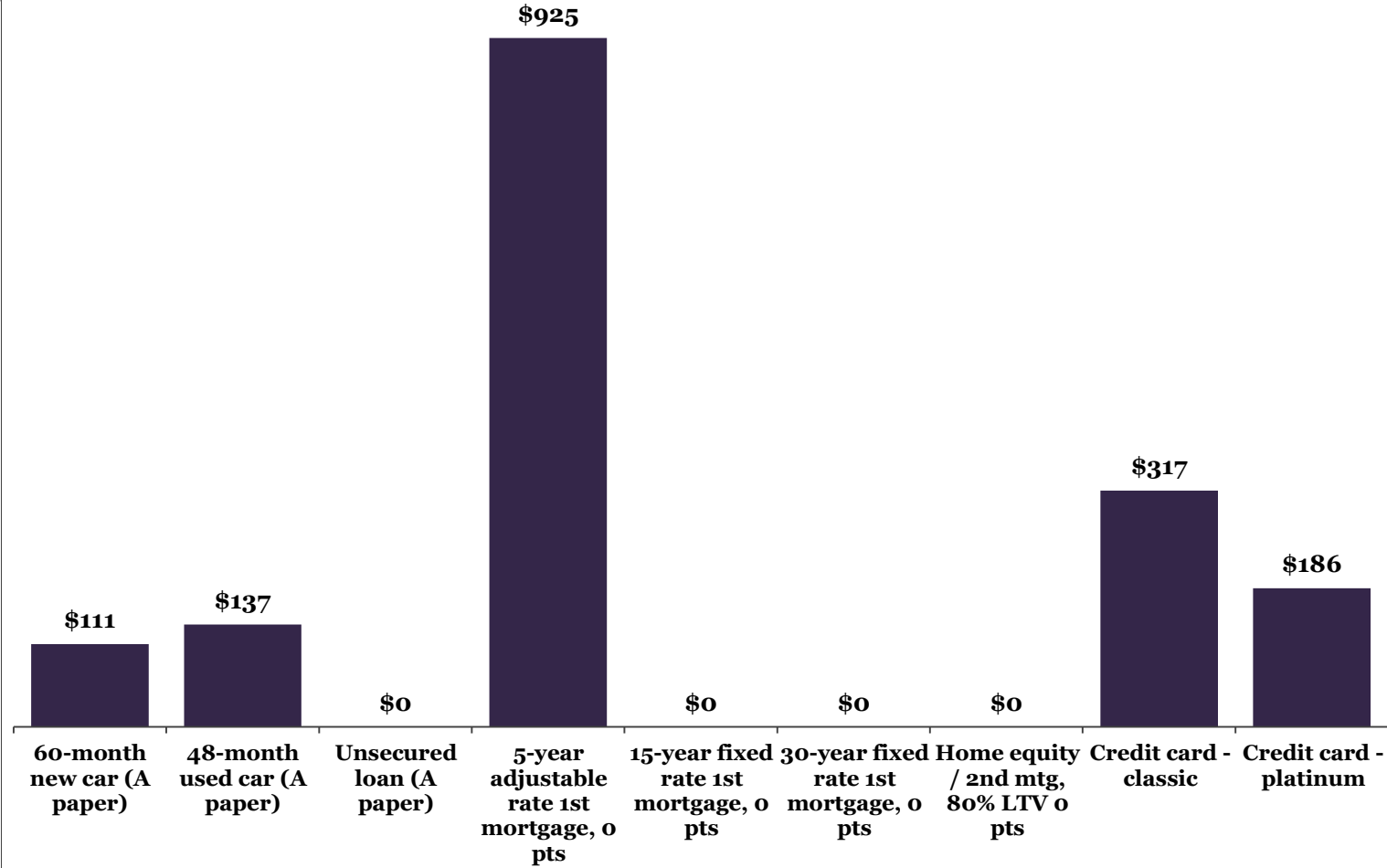


Your Credit Union's Total Savings Dividend Benefits

Compared to Banking Institutions in Your State
by Account Type



Annual Member Benefit of Loan Products with Various Terms



Terms on loan products included are as follows:

New Car: \$30,000

Used Car: \$20,000

Unsecured Loan: \$10,000 (5 years)

5 Year Adj: \$200,000

15 Year Fixed: \$200,000

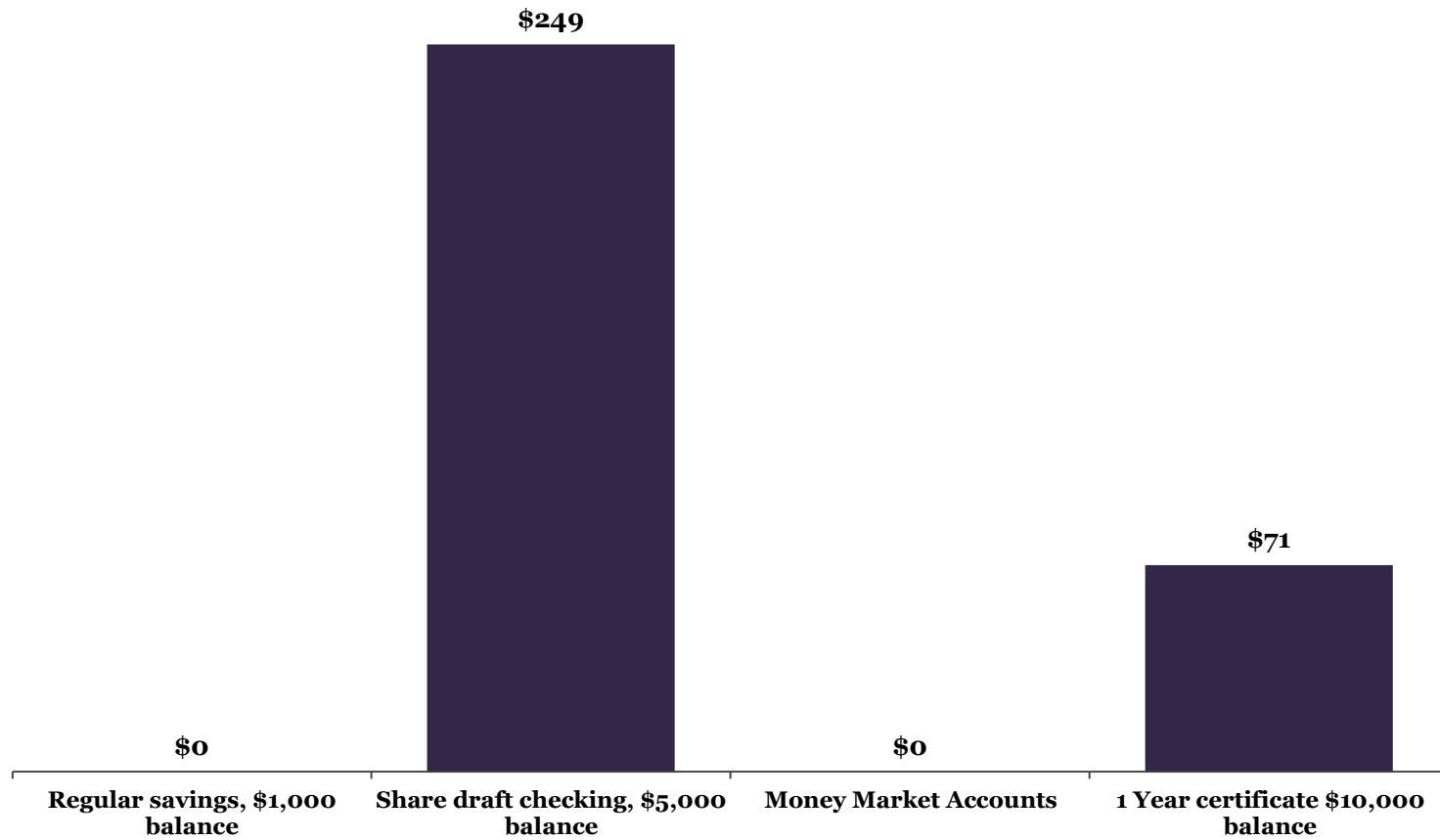
30 Year Fixed: \$200,000

Home Equity: \$50,000

Classic Credit Card: \$10,000

Gold Credit Card: \$10,000

Annual Member Benefit on Savings Products with Various Terms



America's Credit Unions

Certifies that

PenAir Credit Union

has provided:

- \$36,555,156 in direct financial benefits to its 132,960 members during the twelve months ending in December 2025, equivalent to approximately \$577 per member household.
- loyal high-use member households \$1,421 in direct financial benefits.

March 26, 2026

Credit unions generally provide financial benefits to members by charging less for loans, paying more on deposits and charging fewer/lower fees compared to banking institutions.

Estimated Financial Benefits for PenAir Credit Union

Loans	Avg. Balance at Your Credit Union (1)	Rate Difference vs. Florida Banks (%) (2)	Financial Benefit to Your Members
New car loans	408,092,871	-0.66	\$2,705,656
Used car loans	566,425,417	-1.25	\$7,057,661
Personal unsecured loans	56,820,449	2.97	-\$1,686,999
5-year adjustable rate 1st mortgage	112,854,990	-0.60	\$674,873
15-year fixed rate 1st mortgage	16,286,304	0.11	-\$18,404
30-year fixed rate 1st mortgage	81,065,122	0.04	-\$36,479
Home equity / 2nd mortgage loans	102,673,503	0.74	-\$758,757
Credit cards	53,895,606	-6.34	\$3,062,214
Interest rebates			\$0
Total CU member benefits arising from lower interest rates on loan products:			\$10,999,764
Savings			
Regular shares	804,294,587	-0.03	-\$257,374
Share draft checking	376,946,123	4.99	\$18,794,534
Money market accounts	99,150,722	-0.14	-\$138,811
Certificate accounts	878,785,279	0.71	\$6,221,800
Retirement (IRA) accounts	91,566,648	0.28	\$260,049
Bonus dividends in period			\$0
Total CU member benefit arising from higher interest rates on savings products:			\$24,880,197
Fee Income			
Total CU member benefit arising from fewer/lower fees:			\$675,195
Overall Totals			
Total CU member benefit arising from interest rates on loan and savings products and lower fees:			\$36,555,156
Total CU member benefit / member:			\$275
Total CU member benefit / member household:			\$577

Source: Rate.net, NCUA, and America's Credit Unions

(1) Average balance as of December 2025 and December 2024 according to the NCUA call report.

(2) Rates and fees as of 3/26/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.

PenAir Credit Union Performance Profile

Demographic Information	Dec 25	Dec 24
Number of branches	17	15
Total assets (\$ mil)	2,753	2,554
Total loans (\$ mil)	1,647	1,530
Total surplus funds (\$ mil)	950	913
Total savings (\$ mil)	2,383	2,130
Total members (thousands)	136	130
Growth Rates (Year-to-date)		
Total assets	7.8 %	-17 %
Total loans	7.6 %	2.6 %
Total surplus funds	4.1 %	-38.5 %
Total savings	11.9 %	-4.1 %
Total members	4.9 %	2.8 %
Earnings - Basis Pts.		
Yield on total assets	480	512
- Dividend/interest cost of assets	168	235
+ Fee & other income	116	106
- Operating expense	316	269
- Loss Provisions	51	59
= Net Income (ROA)	60	56
Capital adequacy		
Net worth / assets	11.6	12.0
Asset quality		
Delinquencies / loans	0.7	0.8
Net chargeoffs / average loans	1.0	1.2
Asset/Liability Management		
Loans / savings	69.1	71.8
Loans / assets	59.8	59.9
Long-term assets / assets	34.6	37.5
Core deposits/shares & borrowings	51.2	53.6
Productivity		
Members/potential members	5.7	5.5
Borrowers/members	52.8	54.2
Members/FTE	339	342
Average shares/members (\$)	17,504	16,409
Average loan balances (\$)	22,927	21,752
Salary & Benefits/FTE	97,137	92,891